

Express Mail No. EV 335 856 281 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent *et al.*

Confirmation No.: 4334

Serial No.: 09/677,535

Art Unit: 3624

Filed: October 2, 2000

Examiner: Daniel Felten

For: MONEY FUND BANKING
SYSTEM WITH MULTIPLE
BANKS AND/OR RATES

Attorney Docket No.: 11119-008-999

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

In accordance with the duty of disclosure provisions of 37 C.F.R. §1.56, there is hereby provided certain information which the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the application.

1. Enclosures accompanying this Information Disclosure Statement are:

1a. ☒ A list of all patents, publications, applications, or other information submitted for consideration by the office.

1b. A legible copy of:

☒ Each publication or that portion which caused it to be listed on the PTO-1449.

2. ☒ This Information Disclosure Statement is filed under 37 C.F.R. §1.97(c) after the period specified in 37 C.F.R. §1.97(b), but before the mailing date of any of a final action under 37 C.F.R. §1.113, a notice of allowance under 37 C.F.R. §1.311 or an action that otherwise closes prosecution in the application.

2a. ☒ The \$180.00 fee set forth in 37 C.F.R. §1.17(p) in accordance with 37 C.F.R. §1.97(c) is:

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☒ to be charged to Pennie & Edmonds LLP Deposit Account No. 16-1150.

4. ☒ The Commissioner is authorized to charge any additional fee required or credit any overpayment for this Information Disclosure Statement and/or Petition to Pennie & Edmonds LLP Deposit Account No. 16-1150.
5. ☒ No admission is made that the information cited in this Statement is, or is considered to be, material to patentability nor a representation that a search has been made (other than a search report of a foreign counterpart application or PCT International Search Report if submitted herewith). 37 C.F.R. §§1.97(g) and (h).

Respectfully submitted,

Date: July 23, 2003


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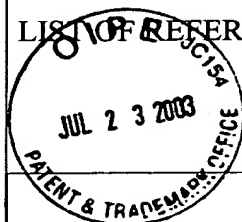
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LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)	ATTY DOCKET NO. 11119-008-999	APPLICATION NO 09/677,535
	APPLICANT Bent et al.	
	FILING DATE October 2, 2000	GROUP 3624



U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

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FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES NO

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

A01	Promontory Interfinancial Network; http://www.promnetwork.com/index.html (2003)
A02	American Banker Online-New Pitch: Deposit Insurance Sharing, pg. 1-4 (January 21, 2003)
A03	Heavyweight Funding, Bankers News, Volume 11, Issue 5, pg. 1-2 March 4, 2003
A04	Certificate of Deposit Registry Service: Keeping deposits in the corn patch; Banknews/March 2003
A05	ABA to Approve System for Sharing Deposit Coverage, American Banker (February 11, 2003)

EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.